

ABSTRACT

~~The present invention provides a~~ A system for the authentication by a card-issuing financial institution of identifying information of a card-holding user of a public data network,~~including:~~ The system includes a secure data entry device connected to the public data network~~[[;]]~~ and a gateway device connected to the public data network and to a private data network used for transmitting messages between financial institutions~~[[;]]~~ ~~wherein~~ [[t]]~~The secure data entry device includes means for~~ enables the user to enter identifying information of a card issued by the card-issuing financial institution, and ~~means for transmitting~~ transmits the identifying information in a secure manner over the public data network to the gateway device;~~and wherein~~ [[t]]~~The gateway device includes means for transmitting~~ transmits the identifying information to the card-issuing financial institution and ~~for receiving~~ receives an approval response from the card-issuing financial institution over the private data network;~~whereby~~ [[t]]~~The approval response provides authentication of the identifying information by the card-issuing financial institution.~~